

Personal Loan/Financing-i: Take Charge with RAMCI Campaign

Campaign Period

The Hong Leong Bank Berhad (“**HLB**”)’s and Hong Leong Islamic Bank Berhad’s (“**HLISB**”)’s (collectively referred to as “**the Bank**”) “Personal Loan/Financing-i: Take Charge with RAMCI Campaign” (“**Campaign**”) commences on 1 March 2019 and ends on 6 July 2019, both dates inclusive (“**Campaign Period**”), unless notified otherwise.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign (“**T&Cs**”):-

Eligibility

1. The Campaign is open to all Malaysian individuals (“**Customers**”) who have fulfilled the following eligibility criteria:-

- (a) Aged between 21 – 60 years old;
- (b) Employed or self-employed with a minimum income of Ringgit Malaysia Twenty Four Thousand (RM24,000.00) per annum;
- (c) have no existing balance in arrears on any existing HLB Personal Loan and/or HLISB Personal Financing-i (“**Personal Loan/Financing-i Products**”);
- (d) Retrieved the RAMCI Personal Credit Report Basic (“**Report**”) and obtained a RAMCI I-Score, a numeric score representing a weighted calculation taking into consideration the payment history, credit mix and loan/financing amounts approved, length of credit history, new credit applications and legal track record (“**i-Score**”);
- (e) apply for at least one of the following products during the Campaign Period for two to five (2-5) years financing tenure (“**Facility Tenure**”):

	Facility Approved Amount (RM)	
	Minimum Amount	Maximum Amount
HLB Personal Loan	5,000	250,000
HLISB Personal Financing-i	5,000	150,000

- (f) HLB Personal Loan and HLISB Personal Financing-i will be referred to as “**Facility**”
- (g) submit the application for the Facility via Telemarketing;
- (h) disbursement of the approved Facility by the Bank no later than 31 July 2019.

2. For the purpose of this Campaign, Customers who have fulfilled all the criteria in Clause 1 above shall be referred to as “**Eligible Customers**”.

3. The following are **NOT** eligible to participate in the Campaign:

- (a) Customers who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to any of the facilities granted by the Bank or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period.
- (b) Customers who are determined by the Bank to be potentially committing any of the wrongful acts stipulated herein.
- (c) Permanent and contract employees of the Bank.
- (d) Customers who hold more than one existing Facility with the Bank.

Campaign Mechanics

RAMCI Credit Report

4. The first twenty thousand (20,000) Malaysian individuals who retrieved their Report via respective Campaign page <https://www.mycreditinfo.com.my/index.php/home/signup/hlb> do not need to pay for the Report (which normally cost RM19.50 per Report). The Report will be redeemed on a first come first served basis during the Campaign Period, and each individual will only be entitled to one (1) Report.

Interest / Profit rate and Pay-On-Time Rebate for Facility (“Promotion”)

5. Eligible Customers who have retrieved the Report, obtained an i-Score and applied for a Facility via the channel as mentioned in Clause 1 (g) during the Campaign Period and whose Facility is approved and disbursed by no later than 31 July 2019 will be charged interest/profit rates and given a Pay-On-Time Rebate (defined below in Clause 6) in the manner as specified in the below table depending on their i-Score:

Table 1: Interest/Profit Rate Charged and Pay-On-Time Rebate Applicable

i-Score	Classification	Flat Interest/Profit Charged	Pay-On-Time Rebate Applicable	Facility Approved Amount (RM)	Facility Tenures
201 – 460	Weak	Not Applicable			
461 - 580	Fair	8.00% p.a.	20%	RM5,000 – RM250,000	2 – 5 years
581 - 660	Good	8.00% p.a.	30%		
661 - 781	Strong	8.00% p.a.	50%		

Note: The effective interest/profit rates for flat rate of 8.00% p.a. vary from 14.13% p.a. to 14.68% p.a. for loan/financing- i tenure from 2-5 years.

For avoidance of doubt, the Promotion is only applicable to the first 20,000 applications received throughout the Campaign Period.

6. Eligible Customers who have applied for Facility during the Campaign Period and whose Facility is approved and disbursed by 31 July 2019 and pay their Facility’s monthly instalment amount by the due date of each month during the Facility Tenure (“**Qualified Customer**”) will be entitled to a Pay-On-Time Rebate on their total interest/profit payable (“**Rebate**”) in the manner as specified in Table 1 above.
7. The Rebate will be paid monthly to the Qualified Customer after the seventh (7th) monthly instalment due date and subsequent months thereafter until the sixth (6th) month before the final instalment of the Facility (“**Rebate Period**”). **Therefore, the Rebate Period will always be 12 months’ less than the Facility Tenure.**
For example, a 60-month Facility has an effective Rebate Period of 48 months.
8. Refer to the below tables and visual illustration of monthly instalments payable for an approved Facility amount of RM20,000.00 taken over a tenure of 5 years with applicable Rebate of 50%.

Table 2: Illustration of the monthly instalments payable for an approved Facility amount of RM20,000 over a 5 year tenure.

i-Score	Classification	Facility Approved Amount (RM)*	Facility Tenure (Years)	Interest/Profit Rate (per annum) on Facility Approved Amount (RM)	Total Interest/Profit Payable over Facility Tenure (RM)	Monthly Instalment during Normal Period (RM)**
		(a)	(b)	(c)	(d)= a x b x c	(e)=(a+d)/(b x 12)
661 - 781	Strong	20,000	5	8.00%	8,000	470

*0.50% of the Facility amount will be deducted from the Facility upon disbursement for stamp duty payable on the Facility.

**Instalment will be rounded up to the nearest RM5.

9. The calculation of monthly instalment after Rebate during Rebate Period is as illustrated below:

Table 3: Illustration of monthly instalments payable for an approved Facility amount of RM20,000 taken over a 5 year tenure (With reference to Table 2 above)

50% Rebate on Total Interest/Profit Payable over Facility Tenure (RM)	Monthly Rebate receivable over Rebate Period	Monthly Instalment after Rebate during Rebate Period (round to nearest RM5)
(a)	(b) = (a)/Rebate Period	(c) = Monthly Instalment – (b)
RM8,000* x 50% = RM4,000	RM4,000/48mnths = RM83	RM470** – RM83 = RM390

*Total interest/profit payable over Facility Tenure as illustrated in Table 2

** Monthly Instalment as illustrated in Table 2. Monthly Instalment after the Rebate will be rounded up to the nearest RM5.

Visual illustration of monthly instalments payable for an approved Facility amount of RM20,000 taken over a tenure of 5 years with applicable Rebate of 50% throughout the Facility tenure:



Note: The Rebate Period is indicated by the blue shaded area

10. Qualified Customers who are entitled to receive the Rebate will be notified by the Bank on the 6th month of their Facility Tenure, based on the last updated mailing addresses provided by the Qualified Customers as captured in the Bank's record.

11. It is the Qualified Customers' responsibility to notify the Bank in writing no later than one (1) month from the due date of the seventh (7th) monthly instalment and/or the subsequent months thereafter in the event of non-receipt of the monthly Rebate, failing which, the Qualified Customers are deemed to have

received the Rebate from the Bank and any further dispute or request for the reimbursement of the Rebate shall not be entertained by the Bank.

12. The Qualified Customers' eligibility for the Rebate will be disqualified and subsequent Rebate payments will be immediately terminated upon the occurrence of any of the following events:
- a. the Qualified Customers fail to pay any monthly instalment of the Facility by the due date, or such other sums owing/due under and pursuant to the Facility when demanded by the Bank;
 - b. early settlement notice is given by the Qualified Customers prior to the maturity of the Facility Tenure; or
 - c. the Qualified Customers have committed or are suspected of committing any fraudulent or wrongful acts in relation to the use of Facility.

GENERAL

13. By participating in the Campaign, the Customers hereby:
- i. agree that they have read, understood and agreed to be bound by the T&Cs herein and the Hong Leong Personal Loan Terms and Conditions and Hong Leong Personal Financing-i Terms and Conditions;
 - ii. agree to access the Bank's Website at www.hlb.com.my or www.hlisb.com.my at regular time intervals to view the T&Cs and to keep-up-to-date on any changes or variations to the T&Cs;
 - iii. agree to furnish all the relevant documents as may be requested by the Bank in a timely manner in order for the Facility to be approved and disbursed by 31 July 2019 and the Bank shall not be responsible in the event that the Facility cannot be disbursed by 31 July 2019 for any reasons whatsoever;
 - iv. agree that the decision by the Bank on all matters relating to the Campaign (including but not limited to the approval of the Facility) shall be final, conclusive and binding and no further correspondence and/or appeal to dispute such decisions will be entertained;
 - v. agree that they shall be liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to their participation in the Campaign;
 - vi. agree to disclose their personal information to RAM Credit Information Sdn Bhd ("**RAMCI**") to verify and obtain their credit information (including CCRIS and DCHEQS from Bank Negara Malaysia) to facilitate their credit score and/or profile;
 - vii. agree that they have read, understood and agreed to the Bank's Privacy Notice which may be found on the Bank's Website;
 - viii. agree and authorise RAMCI to disclose their personal and credit information to the Bank for the purpose of fulfilling the initiatives of this Campaign; and
 - ix. agree to be contacted by the Bank's Telemarketing staff regarding the Promotion.
14. The Bank reserves the right to:
- i. reject at its sole and absolute discretion any Facility's application submitted without assigning any reason thereof;
 - ii. disqualify any Customer at its sole and absolute discretion from participating in the Campaign;

- iii. add, delete, suspend or vary the T&Cs contained herein, wholly or in part, or to suspend or terminate the Campaign at its absolute discretion, by giving prior notice to the Customer by way of posting on the Bank Website or in any other manner which the Bank deems practical.
15. The T&Cs herein and Hong Leong Personal Loan/Financing-i Terms and Conditions shall be read together as an entire agreement. In the event of any discrepancies between the T&Cs of this Campaign and the Hong Leong Personal Loan/Financing-i Terms and Conditions, the specific T&Cs herein shall prevail to the extent of such discrepancies.
16. In the event of any discrepancies between the T&Cs herein as compared to the advertising, promotional, publicity and other materials relating to or in connection with the Campaign, the final terms and conditions on the Bank Website shall prevail.
17. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and the Customers agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
18. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.